

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RAINEE S. KIRKLAND

Debtor(s)

Case No. 19-23268CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/20/2019.
- 2) The plan was confirmed on 11/12/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/21/2020, 05/29/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/30/2024.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$163,614.65.
- 10) Amount of unsecured claims discharged without full payment: \$92,695.50.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$140,952.01
Less amount refunded to debtor	\$27.44

NET RECEIPTS: **\$140,924.57**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,410.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,119.38
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$13,529.38**

Attorney fees paid and disclosed by debtor: \$1,335.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	30,110.00	28,963.51	28,963.51	28,963.51	2,858.06
AMERICAN EXPRESS NATIONAL BANK	Unsecured	1,153.00	1,153.79	1,153.79	119.95	0.00
BANK OF AMERICA NA**	Unsecured	2,348.00	2,348.21	2,348.21	244.12	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	3,842.00	3,842.58	3,842.58	399.47	0.00
CARE CREDIT++	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	1,132.00	1,132.97	1,132.97	117.78	0.00
CITIBANK NA**	Unsecured	1,411.00	1,349.16	1,349.16	140.26	0.00
CITY CO FEDERAL CREDIT UNION*	Unsecured	9,891.00	9,666.97	9,666.97	1,004.98	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	181.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	2,598.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL BANK	Unsecured	9,527.00	9,527.98	9,527.98	990.53	0.00
DISCOVER BANK(*)	Unsecured	5,230.00	5,130.29	5,130.29	533.34	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	964.43	964.43	100.26	0.00
ECMC(*)	Unsecured	0.00	76,869.57	76,869.57	7,991.36	0.00
FREEDOM MORTGAGE CORPORATION	Secured	120,030.00	120,935.74	0.00	70,871.69	0.00
FREEDOM MORTGAGE CORPORATION	Secured	0.00	1,671.63	1,671.63	1,671.63	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	4,972.00	4,934.60	4,934.60	513.00	0.00
JPMORGAN CHASE BANK	Unsecured	4,192.00	4,192.34	4,192.34	435.84	0.00
LVNV FUNDING LLC	Unsecured	2,788.00	2,788.67	2,788.67	289.91	0.00
LVNV FUNDING LLC	Unsecured	1,474.00	1,524.66	1,524.66	158.50	0.00
LVNV FUNDING LLC	Unsecured	610.00	616.61	616.61	64.10	0.00
LVNV FUNDING LLC	Unsecured	1,615.00	1,615.33	1,615.33	167.93	0.00
LVNV FUNDING LLC	Unsecured	2,368.00	2,368.77	2,368.77	246.26	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	797.00	810.28	810.28	84.24	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	0.00	2,677.70	2,677.70	278.37	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	0.00	3,673.96	3,673.96	381.94	0.00
MIDLAND FUNDING LLC	Unsecured	NA	4,195.00	4,195.00	436.11	0.00
NORDSTROM	Unsecured	5,635.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	5,603.34	0.00
PHEAA(*)	Unsecured	9,533.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PHEAA(*)	Unsecured	8,602.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	7,197.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	6,732.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	6,596.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	5,041.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	4,830.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	4,282.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	4,261.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	3,962.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	3,961.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	3,942.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	3,792.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	3,741.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	3,718.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	3,496.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	2,614.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	2,521.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	1,863.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	2,598.45	2,598.45	270.13	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,782.00	1,851.95	1,851.95	192.53	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,837.00	1,837.19	1,837.19	190.99	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	2,378.20	2,378.20	247.24	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,268.00	1,228.78	1,228.78	127.74	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	7,113.00	7,075.11	7,075.11	735.53	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	933.00	902.29	902.29	93.80	0.00
QUANTUM3 GROUP LLC AGNT - CRC	Unsecured	0.00	2,304.55	2,304.55	239.58	0.00
QUANTUM3 GROUP LLC AGNT - CRC	Unsecured	NA	2,720.34	2,720.34	282.81	0.00
QUANTUM3 GROUP LLC AGNT - CRC	Unsecured	0.00	2,122.16	2,122.16	220.62	0.00
SYNCHRONY BANK**	Unsecured	2,955.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	1,100.00	1,111.30	1,111.30	115.53	0.00
UPMC HEALTH SERVICES	Unsecured	0.00	117.48	117.48	12.21	0.00
VALUE CITY**++	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$70,871.69	\$0.00
Mortgage Arrearage	\$1,671.63	\$1,671.63	\$0.00
Debt Secured by Vehicle	\$28,963.51	\$28,963.51	\$2,858.06
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$30,635.14	\$101,506.83	\$2,858.06
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$5,603.34	\$0.00
TOTAL PRIORITY:	\$0.00	\$5,603.34	\$0.00
GENERAL UNSECURED PAYMENTS:	\$167,631.67	\$17,426.96	\$0.00

Disbursements:	
Expenses of Administration	<u>\$13,529.38</u>
Disbursements to Creditors	<u>\$127,395.19</u>
TOTAL DISBURSEMENTS :	<u>\$140,924.57</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/18/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.